AMENDMENT TO THE CLAIMS

A complete listing of the claims of the present application, including those being amended herein, together with the required claim status indictors, is set forth as follows:

Claim 1 (Previously Presented): A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a substantially planar material sheet having upper and lower surfaces bounded by a continuous peripheral edge;

said material sheet being transparent or translucent to human viewing; and a near Infrared light filter covering one of said upper or lower surfaces of said material sheet, said filter comprising light absorbing dye filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.

Claims 2-8 (Cancelled).

Claim 9 (Previously Presented): A financial transaction card in accordance with Claim 1 wherein said filter further comprises a light scattering material.

Claim 10 (Original): A financial transaction card in accordance with Claim 1 wherein said filter is formed as a filter coating, film or deposition applied or secured to said material sheet.

Claim 11 (Original): A financial transaction card in accordance with Claim 10 wherein said filter is a clear, light absorbing material providing the requisite light filtering properties.

Claims 12-14 (Cancelled).

Claim 15 (Original): A financial transaction card in accordance with Claim 1 wherein said filter is formed from a light filtering material disbursed through all or a portion of said material sheet.

Claim 16 (Previously Presented): A method for manufacturing a financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising the steps of:

forming a substantially planar material sheet having upper and lower surfaces bounded by a continuous peripheral edge;

said material sheet being transparent or translucent to human viewing; and covering one of said upper or lower surfaces of said material sheet with a near Infrared filter, said filter comprising light absorbing dye filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain visible to transparent or translucent light.

Claims 17-23 (Cancelled).

Claim 24 (Previously Presented): A method in accordance with Claim 16 wherein said filter further comprises a light scattering material.

Claim 25 (Original): A method in accordance with Claim 16 wherein said filter is formed as a filter coating, film or deposition applied or secured to said material sheet.

Claim 26 (Original): A method in accordance with Claim 25 wherein said filter is formed from a clear light absorbing material providing the requisite light filtering properties.

Claims 27-29 (Cancelled).

Claim 30 (Original): A method in accordance with Claim 16 said filter is formed from a light filtering material disbursed through all or a portion of said material sheet.

Claim 31 (Previously Presented): A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a sheet of material that is transparent or translucent to human viewing; and a near Infrared light filter covering said material sheet, said filter comprising light filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain visible to transparent or translucent light.

Claim 32 (Previously Presented): A financial transaction card in accordance with Claim 31 wherein said filtering means applied to said material sheet as a liquid coating.

Claim 33 (Cancelled).

Claim 34 (Original): A financial transaction card in accordance with Claim 32 wherein said filter is made from a light absorbing dye material dissolved in a liquid coating material at a dye-to-coating weight ratio of between about 0.2-5.0%.

Claim 35 (Cancelled).

Claim 36 (Cancelled).

Claim 37 (Original): A financial transaction card in accordance with Claim 32 wherein said liquid coating comprises a plastic resin-based coating material.

Claim 38 (Original): A financial transaction card in accordance with Claim 32 wherein said liquid coating is applied to said material sheet by screen printing.

Claim 39 (Cancelled).

Claims 40-57 (Cancelled).

Claim 58 (Currently Amended): A financial transaction card in accordance with Claim 32 A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a sheet of material that is transparent or translucent to human viewing;

a near Infrared light filter covering said material sheet, said filter comprising light filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain visible to transparent or translucent light;

said filtering means being applied to said material sheet as a liquid coating; and wherein said coating is made from a vinyl resin-based coating material that includes (by weight) about 20-25% vinyl resins, about 35-40% aromatic petroleum distillates, about 5-10% cyclohexanone, about 5-10% diacetone alcohol, about 5-10%

gamma butyrolactone, less than about 5% napthalene, and about 2% aliphatic petroleum distillates, and wherein said coating is further made from a thinner comprising all of the components of said coating material at the same ratios, with the exception of said vinyl resins which are not present in said thinner.

Claim 59 (Original): A financial transaction card in accordance with Claim 58 wherein said filter is made from one or more layers comprising a mixture of a first organic solvent-soluble, near Infrared absorption dye, a second organic solvent-soluble, near Infrared absorption dye, said second dye having more Ultraviolet light and/or heat stability than said first dye, an organic solvent-soluble red colorant, an organic solvent-soluble blue colorant, said thinner and said vinyl resin-based coating material.

Claim 60 (Original): A financial transaction card in accordance with Claim 59 wherein the respective proportions of said first dye, said second dye, said red colorant, said blue colorant, said thinner, and said vinyl resin-based coating material in said mixture are about 22:3:0.25:0.35:110:990 by weight, and wherein two filter layers of said mixture are used to produce a card having an opacity of approximately 0.4 at a wavelength of about 550 nm, approximately 1.3 at a wavelength of about 890 nm, and approximately 1.7 at a wavelength of about 950 nm.

Claim 61 (Original): A financial transaction card in accordance with Claim 59 wherein the respective proportions of said first dye, said second dye, said red colorant, said blue colorant, said thinner, and said vinyl resin-based coating material in said mixture are about 22:3:0.25:0.35:110:990 by weight, and wherein three filter layers of said mixture are used to produce a card having an opacity of approximately 0.6 at a wavelength of about 550 nm, approximately 1.5 at a wavelength of about 890 nm and approximately 1.9 at a wavelength of about 950 nm.

Claim 62 (Original): A financial transaction card in accordance with Claim 59 wherein the respective proportions of said first dye, said second dye, said red colorant, said blue colorant, said thinner, and said vinyl resin-based coating material in said mixture are about

22:3:0.25:0.35:110:990 by weight, and wherein four filter layers of said mixture are used to produce a card having an opacity of approximately 0.6 at a wavelength of about 550 nm, approximately 2.0 at a wavelength of about 890 nm and approximately 2.5 at a wavelength of about 950 nm.

Claim 63 (Original): A financial transaction card in accordance with Claim 58 wherein said filter is made from one or more layers comprising a mixture of an organic solvent-soluble, near Infrared absorption dye, an organic solvent-soluble Ultraviolet (UV) light absorber, an organic solvent-soluble fluorescent blue colorant, an organic solvent-soluble fluorescent red colorant, said thinner and said vinyl resin-based coating material.

Claim 64 (Original): A financial transaction card in accordance with Claim 63 wherein the respective proportions of said dye, said UV absorber, said blue colorant, said red colorant, said thinner, and said vinyl resin-based coating material in said mixture are about 13:4.33:21.66:21.66:130:633 by weight, and wherein three filter layers of said mixture are used to produce a card having an opacity of approximately 0.2 at a wavelength of about 550 nm and approximately 1.0 at a wavelength of about 950 nm.

Claim 65 (Original): A financial transaction card in accordance with Claim 58 wherein said filter is made from one or more layers comprising a mixture of an organic solvent-soluble, near Infrared absorption dye, an organic solvent-soluble Ultraviolet light (UV) absorber, and said vinyl resin-based coating material.

Claim 66 (Original): A financial transaction card in accordance with Claim 65 wherein the respective proportions of said dye, said UV absorber, and said vinyl resin-based coating material in said mixture are about 15:4.5:980.5 by weight, and wherein one filter layer of said mixture is used to produce a card having an opacity of approximately 0.2 at a wavelength of about 550 nm and approximately 1.2 at a wavelength of about 950 nm.

Claim 67 (Original): A financial transaction card in accordance with Claim 58 wherein said filter is disposed on one side of said material sheet and a light scattering film is disposed on the other side of said material sheet.

Claim 68 (Original): A financial transaction card in accordance with Claim 67 wherein said filter is made from one or more layers comprising a first mixture of an organic solvent-soluble, near Infrared absorption dye, an organic solvent-soluble Ultraviolet (UV) light absorber, an organic solvent-soluble fluorescent blue colorant, an organic solvent-soluble fluorescent red colorant, said thinner and said vinyl resin-based coating material, and wherein said light scattering film is made from one or more layers comprising a second mixture of a translucent light scattering material, an organic solvent-soluble fluorescent whitening agent and said vinyl resin-based coating material.

Claim 69 (Original): A financial transaction card in accordance with Claim 68 wherein the respective proportions of said dye, said UV absorber, said fluorescent blue colorant, said fluorescent red colorant, said thinner, and said vinyl resin-based coating material in said first mixture are about 13:4.33:65:21.66:130:633 by weight, wherein the respective proportions of said light scattering material, said fluorescent whitening agent and said vinyl resin-based coating material in said second mixture are about 90:2.5:907.5, wherein one filter layer of said first mixture and said light scattering film coated with said second mixture are used to produce a card having an opacity of approximately 0.8 at a wavelength of about 550 nm and approximately 1.5 at a wavelength of about 950 nm.

Claims 70-73 (Cancelled).

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Claim 74 (Currently Amended): A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a pair of substantially planar material sheets each sheet having opposing first and second surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets sheet being at least minimally transparent or translucent to human viewing;

a near Infrared light filtering coating filter covering one or both of said first and second surfaces; and

printed graphies formed over said second surfaces;

elear protective overlay sheets formed over said printed graphics; and

said eard light filtering coating filter providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain visible to transparent or translucent light.

Claim 75 (Currently Amended): The financial transaction card of Claim 74 wherein there is a light filtering coating filter formed one each of said first and second surfaces.

Claim 76 (Cancelled).

Claim 77 (Cancelled).

Claim 78 (Currently Amended): The financial transaction card of Claim 74 wherein said light filtering coating filter is a light absorbing coating.

Claim 79 (Cancelled).

Claim 80 (Currently Amended): The financial transaction eard of Claim 76 A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a pair of substantially planar material sheets each having opposing first surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets being at least minimally transparent or translucent to human viewing;

a near infrared light filtering coating covering one or both of said first surfaces; printed graphics formed over said second surfaces;

clear protective overlay sheets formed over said printed graphics; and
said card light filtering coating providing sufficient card opacity relative to one or
more near Infrared light wavelengths to render said card detectable by said source/detector
pairs by blocking near Infrared light emitted by said source from reaching said detector,
thereby triggering detection of said card, while still allowing said card to remain visible to
transparent or translucent light;

a light filtering coating formed on one or both of said second surfaces; and wherein said light filtering coating on one or both of said first surfaces is a light absorbing coating and said light filtering coating on one or both of said second surfaces is a light scattering coating.

Claim 81 (Currently Amended): The financial transaction card of Claim 77 A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a pair of substantially planar material sheets each having opposing first surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets being at least minimally transparent or translucent to human viewing;

a near infrared light filtering coating covering one or both of said first surfaces; printed graphics formed over said second surfaces;

clear protective overlay sheets formed over said printed graphics; and
said card light filtering coating providing sufficient card opacity relative to one or
more near Infrared light wavelengths to render said card detectable by said source/detector
pairs by blocking near Infrared light emitted by said source from reaching said detector,
thereby triggering detection of said card, while still allowing said card to remain visible to
transparent or translucent light;

a light filtering coating formed on each of said second surfaces; and wherein said light filtering coating on one or both of said first surfaces is a light absorbing coating and said light filtering coatings on said second surfaces are light scattering coatings.

Claim 82 (Original): The financial transaction card of Claim 78 wherein said light absorbing coating includes a light absorbing dye.

Claim 83 (Cancelled).

Claim 84 (Cancelled).

Claim 85 (Original): The financial transaction card of Claim 81 wherein one of said light scattering coatings comprises a pearlescent ink material and the other of said light scattering coatings comprises a pearlescent pigment material.

Claim 86 (Original): The financial transaction card of Claim 85 wherein one of said light scattering coatings comprises a silica powder.

Claim 87 (Currently Amended): The financial transaction card of Claim 77 A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a pair of substantially planar material sheets each having opposing first surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets being at least minimally transparent or translucent to human viewing;

a near infrared light filtering coating covering one or both of said first surfaces; printed graphics formed over said second surfaces;

clear protective overlay sheets formed over said printed graphics; and
said card light filtering coating providing sufficient card opacity relative to one or
more near Infrared light wavelengths to render said card detectable by said source/detector
pairs by blocking near Infrared light emitted by said source from reaching said detector,
thereby triggering detection of said card, while still allowing said card to remain visible to
transparent or translucent light;

- a light filtering coating formed on each of said second surfaces; and wherein:
- (1) there is a light filtering coating formed on one of said first surfaces that is made from a filtering mixture that includes an organic solvent-soluble, near Infrared absorption

dye, an organic solvent-soluble blue colorant, an organic solvent-soluble red colorant, an organic solvent-soluble Ultraviolet (UV) light absorber, a BHT preservative, a light scattering ceramic sphere material, a solvent-based thinner and a vinyl resin-based coating material, said vinyl resin-based coating material including (by weight) about 20-25% vinyl resins, about 35-40% aromatic petroleum distillates, about 5-10% cyclohexanone, about 5-10% diacetone alcohol, about 5-10% gamma butyrolactone, less than about 5% napthalene, and about 2% aliphatic petroleum distillates, and said thinner comprising all of the components of said coating material at the same ratios, with the exception of said vinyl resins which are not present in said thinner, said dye, said blue colorant, said red colorant, said UV absorber, said preservative, said ceramic sphere material, said thinner and said vinyl resin-based coating material being present in said filtering mixture at respective proportions of about 69:7.2:6:30:30:30:4777.8 by weight;

- (2) said light filtering coating formed on one of said second surfaces is made from a pearlescent ink;
- (3) said light filtering coating formed on the other of said second surfaces is made from a light scattering mixture that includes an organic solvent-soluble pearlescent pigment, an organic solvent-soluble fluorescent whitening agent, a powdered silica material, and a vinyl resin-based coating material, said vinyl resin-based coating material including (by weight) about 20-25% vinyl resins, about 35-40% aromatic petroleum distillates, about 5-10% cyclohexanone, about 5-10% diacetone alcohol, about 5-10% gamma butyrolactone, less than about 5% napthalene, and about 2% aliphatic petroleum distillates, said pearlescent pigment, said fluorescent whitening agent, said powdered silica material, and said vinyl resin-based coating material being present in said light scattering mixture at respective proportions of about 101:25:5:869 by weight; and
- (4) said card has an opacity of approximately 0.7 over a wavelength range of about 400-750 nm, approximately 1.5 at a wavelength of about 890 nm, and approximately 1.6 at a wavelength of about 950 nm.

Claim 88 (Currently Amended): The financial transaction card of Claim 75 A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each

having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a pair of substantially planar material sheets each having opposing first surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets being at least minimally transparent or translucent to human viewing:

a near infrared light filtering coating covering one or both of said first surfaces; printed graphics formed over said second surfaces;

clear protective overlay sheets formed over said printed graphics; and
said card light filtering coating providing sufficient card opacity relative to one or
more near Infrared light wavelengths to render said card detectable by said source/detector
pairs by blocking near Infrared light emitted by said source from reaching said detector,
thereby triggering detection of said card, while still allowing said card to remain visible to
transparent or translucent light;

a light filtering coating formed one each of said first surfaces; and wherein:

(1) there is a light filtering coating formed on each of said first surfaces that is made from a filtering mixture that includes an organic solvent-soluble, near Infrared absorption dye, an organic solvent-soluble Ultraviolet (UV) light absorber, a BHT preservative, a light scattering ceramic sphere material, a solvent-based thinner and a vinyl resin-based coating material, said vinyl resin-based coating material including (by weight) about 20-25% vinyl resins, about 35-40% aromatic petroleum distillates, about 5-10% cyclohexanone, about 5-10% diacetone alcohol, about 5-10% gamma butyrolactone, less than about 5% napthalene, and about 2% aliphatic petroleum distillates, and said thinner comprising all of the components of said coating material at the same ratios, with the exception of said vinyl resins which are not present in said thinner, said dye, said UV absorber, said preservative, said ceramic sphere material, said thinner and said vinyl resin-based coating material being present in said filtering mixture at respective proportions of about 15:5:5:130:50:795 by weight; and

(2) said card has an opacity of approximately 0.2 over a wavelength range of about 400-750 nm, approximately 1.4 at a wavelength of about 890 nm, and approximately 1.9 at a wavelength of about 950 nm.

Claim 89 (Currently Amended): The financial transaction eard of Claim 75 A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a pair of substantially planar material sheets each having opposing first surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets being at least minimally transparent or translucent to human viewing;

a near infrared light filtering coating covering one or both of said first surfaces; printed graphics formed over said second surfaces;

clear protective overlay sheets formed over said printed graphics; and
said card light filtering coating providing sufficient card opacity relative to one or
more near Infrared light wavelengths to render said card detectable by said source/detector
pairs by blocking near Infrared light emitted by said source from reaching said detector,
thereby triggering detection of said card, while still allowing said card to remain visible to
transparent or translucent light;

a light filtering coating formed one each of said first surfaces; and wherein:

(1) there is a light filtering coating formed on each of said first surfaces that is made from a filtering mixture that includes an organic solvent-soluble, near Infrared absorption dye, an organic solvent-soluble blue colorant, an organic solvent soluble red colorant, an organic solvent-soluble Ultraviolet (UV) light absorber, a BHT preservative, a light scattering ceramic sphere material, a solvent-based thinner and a vinyl resin-based coating material, said vinyl resin-based coating material including (by weight) about 20-25% vinyl

resins, about 35-40% aromatic petroleum distillates, about 5-10% cyclohexanone, about 5-10% diacetone alcohol, about 5-10% gamma butyrolactone, less than about 5% napthalene, and about 2% aliphatic petroleum distillates, and said thinner comprising all of the components of said coating material at the same ratios, with the exception of said vinyl resins which are not present in said thinner, said dye, said blue colorant, said red colorant, said UV absorber, said preservative, said ceramic sphere material, said thinner and said vinyl resin-based coating material being present in said filtering mixture at respective proportions of about 12:3.75:2.75:5:130:50:791.5 by weight; and

(2) said card has an opacity of approximately 0.5 over a wavelength range of about 400-750 nm, approximately 1.1 at a wavelength of about 890 nm, and approximately 1.6 at a wavelength of about 950 nm.

Claim 90 (Currently Amended): The financial transaction eard of Claim 75 A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a pair of substantially planar material sheets each having opposing first surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets being at least minimally transparent or translucent to human viewing:

a near infrared light filtering coating covering one or both of said first surfaces; printed graphics formed over said second surfaces; clear protective overlay sheets formed over said printed graphics; and said card light filtering coating providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain visible to transparent or translucent light;

- a light filtering coating formed one each of said first surfaces; and wherein:
- (1) there is a light filtering coating formed on each of said first surfaces that is made from a filtering mixture that includes an organic solvent-soluble, near Infrared absorption dye, a solvent-based liquid blue colorant, an organic solvent-soluble blue colorant, an organic solvent-soluble blue colorant, an organic solvent-soluble Ultraviolet (UV) light absorber, a BHT preservative, a light scattering ceramic sphere material, a solvent-based thinner and a vinyl resin-based coating material, said vinyl resin-based coating material including (by weight) about 20-25% vinyl resins, about 35-40% aromatic petroleum distillates, about 5-10% cyclohexanone, about 5-10% diacetone alcohol, about 5-10% gamma butyrolactone, less than about 5% napthalene, and about 2% aliphatic petroleum distillates, and said thinner comprising all of the components of said coating material at the same ratios, with the exception of said vinyl resins which are not present in said thinner, said dye, said liquid blue colorant, said blue colorant, said red colorant, said UV absorber, said preservative, said ceramic sphere material, said thinner and said vinyl resin-based coating material being present in said filtering mixture at respective proportions of about 12:20:3.75:2.75:5:5:130:50:771.5 by weight; and
- (2) said card has an opacity of approximately 0.6 over a wavelength range of about 400-750 nm, approximately 1.3 at a wavelength of about 890 nm, and approximately 1.8 at a wavelength of about 950 nm.